

**Information to identify the case:**

Debtor 1	<u>Edgardo Santaliz</u>	Social Security number or ITIN	xxx-xx-5601
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Ivelisse Santaliz</u>	Social Security number or ITIN	xxx-xx-5059
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 13-37642-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Edgardo Santaliz

Ivelisse Santaliz

11/2/17

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Edgardo Santaliz  
 Ivelisse Santaliz  
 Debtors

Case No. 13-37642-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Nov 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2017.

db/jdb +Edgardo Santaliz, Ivelisse Santaliz, 68 Leber Avenue, Carteret, NJ 07008-1941  
 514761204 +ABC Pediatrics, c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020  
 514435130 +CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239  
 (address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)  
 514696096 CitiFinancial Servicing LLC, P.O. Box 6043, Sioux Falls, SD 57117-6043  
 514435139 +Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360  
 514459469 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366  
 514764257 +PNC Bank,, ZUCKER, GOLDBERG ET ALS, 200 Sheffield Street, Suite 101,  
 Mountainside, NJ 07092-2315  
 514756189 PNC Bank, National Association, 323 Newmark Drive, B6-YM14-01-3, Miamisburg, OH 45342  
 514435140 +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908  
 514435141 +Revenue Recovery Corp, 612 Gay St, Knoxville, TN 37902-1603  
 514435142 +Tnb-visa, Po Box 560284, Dallas, TX 75356-0284  
 514435143 +West Gate Leisure Resorts, 5601 Windhover Drive, Orlando, FL 32819-7936  
 514519332 +Westgate Vacation Villas, LLC, 2801 Old Winter Gardens Rd., Ocoee, FL 34761-2965

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Nov 02 2017 22:42:04 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregrion03.ne.ecf@usdoj.gov Nov 02 2017 22:42:02 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514435128 +EDI: BECKLEE.COM Nov 02 2017 22:18:00 American Express, c/o Becket and Lee LLP,  
 Po Box 3001, Malvern, PA 19355-0701  
 514458094 EDI: AIS.COM Nov 02 2017 22:18:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 514435129 +EDI: BANKAMER2.COM Nov 02 2017 22:18:00 Bank Of America, Po Box 17054,  
 Wilmington, DE 19850-7054  
 514435131 EDI: RCSDELL.COM Nov 02 2017 22:18:00 Dell Financial Services, Attn: Bankruptcy Dept.,  
 Po Box 81577, Austin, TX 78708  
 514435132 +EDI: RMSC.COM Nov 02 2017 22:18:00 Gemb/jcp, Attention: Bankruptcy, Po Box 103104,  
 Roswell, GA 30076-9104  
 514435133 +EDI: HFC.COM Nov 02 2017 22:18:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5253,  
 Carol Stream, IL 60197-5253  
 514435134 +EDI: IIC9.COM Nov 02 2017 22:19:00 I C System Inc, Po Box 64378,  
 Saint Paul, MN 55164-0378  
 514435135 +EDI: RMSC.COM Nov 02 2017 22:18:00 Lowes / MBGA, Attention: Bankruptcy Department,  
 Po Box 103104, Roswell, GA 30076-9104  
 514435136 +EDI: TSYS2.COM Nov 02 2017 22:18:00 Macys/fdsb, Macy's Bankruptcy, Po Box 8053,  
 Mason, OH 45040-8053  
 514435138 +EDI: MID8.COM Nov 02 2017 22:18:00 Midland Credit Management, Po Box 939019,  
 San Diego, CA 92193-9019  
 514752421 EDI: PRA.COM Nov 02 2017 22:18:00 Portfolio Recovery Associates, LLC,  
 c/o HSBC Bank Nevada, N.A, POB 41067, Norfolk VA 23541  
 514753763 EDI: PRA.COM Nov 02 2017 22:18:00 Portfolio Recovery Associates, LLC, c/o JC Penney,  
 POB 41067, Norfolk VA 23541  
 514753358 EDI: PRA.COM Nov 02 2017 22:18:00 Portfolio Recovery Associates, LLC, c/o Lowes,  
 POB 41067, Norfolk VA 23541  
 514446850 EDI: Q3G.COM Nov 02 2017 22:19:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 514435144 +EDI: WFNNB.COM Nov 02 2017 22:18:00 Wfnnb/mandee, 995 W 122nd Ave,  
 Westminster, CO 80234-3417  
 514435145 +EDI: WFNNB.COM Nov 02 2017 22:18:00 Wfnnb/new York & Compa, Po Box 182789,  
 Columbus, OH 43218-2789  
 514460792 EDI: ECAST.COM Nov 02 2017 22:18:00 eCAST Settlement Corporation, assignee,  
 of CitiFinancial, Inc., POB 29262, New York, NY 10087-9262

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514435137 Mid State Fcu  
 514734932\* +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
 PO Box 10390, Greenville, SC 29603-0390)  
 514497627\* Nissan Motor Acceptance Corporation, PO Box 660366 Dallas TX 75266-0366

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 32

Date Rcvd: Nov 02, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 04, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joel A. Ackerman on behalf of Creditor National City Real Estate Services, LLD as successor  
by merger to Ntaional City Mortgage Co. dba Commonwealth United Mortgage Company  
jackerman@zuckergoldberg.com  
Joshua I. Goldman on behalf of Creditor PNC Bank, National Association  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kirsten B. Ennis on behalf of Joint Debtor Ivelisse Santaliz pacerecf@ennislegal.com,  
r53278@notify.bestcase.com  
Kirsten B. Ennis on behalf of Debtor Edgardo Santaliz pacerecf@ennislegal.com,  
r53278@notify.bestcase.com

TOTAL: 8